### **United States Bankruptcy Court Western District of New York**

IN	<b>RE:</b> Case No
Ma	vin, Benjamin F & Marvin, Jenny Chapter 7
	Debtor(s)
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept
	Prior to the filing of this statement I have received
	Balance Due
2.	The source of the compensation paid to me was: Debtor Other (specify):
3.	The source of compensation to be paid to me is:  Debtor  Other (specify):
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptey matters;</li> <li>e. [Other provisions as needed]</li> </ul>
6.	By agreement with the debtor(s), the above disclosed fee does not include the following services:
	CERTIFICATION  ertify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy occeding.  August 15, 2005  /s/ Nicholas W. Hicks, Esq.
-	Date Signature of Attorney
	Nicholas W. Hicks, Esq.
	Name of Law Firm

>
⋷
0
a
=
ø
≥
₽
Ñ
'n
Ĕ
Ē
.0
ш
÷
4
\$
7
17
8
8
ö
8
œ
<u>φ</u>
7-8
Ξ
Ξ
Ξ
ng, Inc. [1
iling, Inc. [1
-Filing, Inc. [1
Z-Filing, Inc. [1
-Filing, Inc. [1
5 EZ-Filing, Inc. [1
05 EZ-Filing, Inc. [1
005 EZ-Filing, Inc. [1
005 EZ-Filing, Inc. [1
3-2005 EZ-Filing, Inc. [1
93-2005 EZ-Filing, Inc. [1
3-2005 EZ-Filing, Inc. [1
1993-2005 EZ-Filing, Inc. [1
93-2005 EZ-Filing, Inc. [1
1993-2005 EZ-Filing, Inc. [1
1993-2005 EZ-Filing, Inc. [1

FORM B1 United States Bankruptcy C	Count			
Western District of New Yo	Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Middle):  Marvin, Benjamin F	Name of Joint Debtor (Spouse) (Last, First, Middle):  Marvin, Jenny			
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <b>4835</b>	Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <b>5420</b>			
Street Address of Debtor (No. & Street, City, State & Zip Code): 796 Humboldt Pkwy Buffalo, NY 14211-1236	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 796 Humboldt Pkwy Buffalo, NY 14211-1236			
County of Residence or of the Principal Place of Business: <b>Erie</b>	County of Residence or of the Principal Place of Business: <b>Erie</b>			
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):			
Location of Principal Assets of Business Debtor (if different from street address above):				
Venue (Check any applicable box)         ✓ Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 d.         ☐ There is a bankruptcy case concerning debtor's affiliate, general part         Type of Debtor (Check all boxes that apply)         ✓ Individual(s)       ☐ Railroad         ☐ Corporation       ☐ Stockbroker         ☐ Partnership       ☐ Commodity Broker	ays than in any other District.  rtner, or partnership pending in this District.  Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)  Chapter 7			
Other Clearing Bank  Nature of Debts (Check one box)	Sec. 304 - Case ancillary to foreign proceeding  Filing Fee (Check one box)			
Consumer/Non-Business	Filing Fee (Check one box)  Full Filing Fee attached  Filing Fee to be paid in installments (applicable to individuals only Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.			
Statistical/Administrative Information (Estimates only)  Debtor estimates that funds will be available for distribution to unsee  Debtor estimates that, after any exempt property is excluded and administrative paid, there will be no funds available for distribution to unsecured continuous contents.	ministrative expenses			
Estimated Number of Creditors — — — — —	-199 200-999 1000-over			
Estimated Assets  \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$500,000 \$1 million \$10 million \$50 million \$50 million \$10 mi				
Stimated Debts   \$100,001 to   \$500,001 to   \$1,000,001 to   \$10,000,001 to   \$500,000   \$1 million   \$10 million   \$50 million   \$10 millio				

(Official Form 1) (12/03)		FORM B1, Page		
Voluntary Petition	Name of Debtor(s):			
(This page must be completed and filed in every case)	Marvin, Benjamin F & Marv	in, Jenny		
Prior Bankruptcy Case Filed Within Last	6 Years (If more than one, attach	additional sheet)		
Location	Case Number:	Date Filed:		
Where Filed: <b>None</b>				
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	ore than one, attach additional sheet)		
Name of Debtor:	Case Number:	Date Filed:		
None				
District:	Relationship:	Judge:		
Signa	ı atures			
Signature(s) of Debtor(s) (Individual/Joint)	1	xhibit A		
I declare under penalty of perjury that the information provided in this		is required to file periodic reports		
petition is true and correct.		with the Securities and Exchange		
[If petitioner is an individual whose debts are primarily consumer		ection 13 or 15(d) of the Securities		
debts and has chosen to file under Chapter 7] I am aware that I may	Exchange Act of 1934 and is	s requesting relief under chapter 11)		
proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to	Exhibit A is attached and made	de a part of this petition.		
proceed under chapter 7.	E	xhibit B		
I request relief in accordance with the chapter of title 11, United States		if debtor is an individual		
Code, specified in this petition.	whose debts are p	rimarily consumer debts)		
X /s/ Benjamin F Marvin	I, the attorney for the petitioner			
Signature of Debtor Benjamin F Marvin		petitioner that [he or she] may proceed f title 11, United States Code, and have		
l	explained the relief available un	der each such chapter.		
X /s/ Jenny Marvin Signature of Joint Debtor Jenny Marvin	r	.,		
Senting War viii	X /s/ Nicholas W. Hicks, E	isq. 8/15/05		
Telephone Number (If not represented by attorney)	Signature of Attorney for Debtor(s)	Date		
August 15, 2005	E	xhibit C		
Date		ssession of any property that poses or		
Signature of Attorney	is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
X /s/ Nicholas W. Hicks, Esq.	•	1 1 1		
Signature of Attorney for Debtor(s)	No	d and made a part of this petition.		
Nicholas W. Hicks, Esq.		44 D.444 D		
Printed Name of Attorney for Debtor(s)		ttorney Petition Preparer petition preparer as defined in 11		
Nicholas W. Hicks, Esq. Firm Name		is document for compensation, and that		
69 Delaware Ave., Suite 711	I have provided the debtor with			
Address				
Buffalo, NY 14202	Printed Name of Bankruptcy Petition P	reparer		
	Social Security Number (Required by 1	1 U.S.C. § 110(c).)		
Telephone Number				
August 15, 2005  Date	Address			
Signature of Debtor (Corporation/Partnership)				
I declare under penalty of perjury that the information provided in this	Names and Social Security nu	mbers of all other individuals who		
petition is true and correct, and that I have been authorized to file this	prepared or assisted in prepari	ng this document:		
petition on behalf of the debtor.				
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		red this document, attach additional opriate official form for each person.		
•				
Circulation of Authorized Individual	X			
Signature of Authorized Individual	Signature of Bankruptcy Petition I	Preparer		
Printed Name of Authorized Individual	Date			
Title of Authorized Individual	of title 11 and the Federal Rules	s failure to comply with the provisions of Bankruptcy Procedure may result		
Date		11 U.S.C. § 110; 18 U.S.C. § 156.		

### **United States Bankruptcy Court Western District of New York**

IN RE:	Case No
Marvin, Benjamin F & Marvin, Jenny	Chapter 7
Debtor(s)	-

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED					
NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER			
A - Real Property	Yes	1	21,000.00					
B - Personal Property	Yes	2	20,362.00					
C - Property Claimed as Exempt	Yes	1						
D - Creditors Holding Secured Claims	Yes	1		6,000.00				
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00				
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		37,190.00				
G - Executory Contracts and Unexpired Leases	Yes	1						
H - Codebtors	Yes	1						
I - Current Income of Individual Debtor(s)	Yes	1			1,500.00			
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,144.00			
Total Number of Sheets	s in Schedules	14						
		Total Assets	41,362.00					
			Total Liabilities	43,190.00				

IN	RE	Marvin.	Benjamin	F &	Marvin.	Jenny
----	----	---------	----------	-----	---------	-------

### **SCHEDULE A - REAL PROPERTY**

Case No.

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
796 HUMBOLDT	Tenancy by the Entirety	J	21,000.00	0.00
	TOT	AL	21,000.00	

(Report also on Summary of Schedules)

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		HOUSEHOLD GOODS: IN DEBTORS POSSESSION	J	1,200.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		WEARING APPAREL: IN DEBTORS POSSESSION WEARING APPAREL: IN DEBTORS POSSESSION	H W	500.00 700.00
7.	Furs and jewelry.	X			
	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12.	Stock and interests in incorporated and unincorporated businesses.  Itemize.	X			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15.	Accounts receivable.	X			
	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

18. Equitable or future interest, life	Е	DESCRIPTION AND LOCATION OF PROPERTY	W J C	VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
<ol> <li>Contingent and noncontingent interests in estate of a decedent, dea benefit plan, life insurance policy, o trust.</li> </ol>	th r			
<ol> <li>Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor and rights to setoff claims. Give estimated value of each.</li> </ol>	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particular	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1995 BUICK ROADMASTER 2001 DODGE RAM PICK UP	H H	5,937.00 12,025.00
24. Boats, motors, and accessories.	Х			·
25. Aircraft and accessories.	Х			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	1 X			
28. Inventory.	Х			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements				
32. Farm supplies, chemicals, and feed.				
33. Other personal property of any kind not already listed. Itemize.	X			
		ТОТ	<u> </u>	20,362.00

\_0 continuation sheets attached

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case No.

Debtor(s)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

□ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's

days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debte interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY 796 HUMBOLDT	CPLR § 5206(a)	20,000.00	21,000.00
SCHEDULE B - PERSONAL PROPERTY HOUSEHOLD GOODS: IN DEBTORS POSSESSION	CPLR § 5205(a)(5)	1,200.00	1,200.00
WEARING APPAREL: IN DEBTORS POSSESSION	CPLR § 5205(a)(5)	500.00	500.00
WEARING APPAREL: IN DEBTORS POSSESSION	CPLR § 5205(a)(5)	700.00	700.00
1995 BUICK ROADMASTER	Debtor & Creditor Law § 282(1)	4,800.00	5,937.00

IN	RE	Marvin.	, Benjamin	F &	Marvin.	Jenny
----	----	---------	------------	-----	---------	-------

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Case No.

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim

is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER.	C O D E	H W	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF	C O N T I	U N L I Q U	D I S P	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
(See instructions above.)	B T O R	C	PROPERTY SUBJECT TO LIEN	N G E N T	I D A T E D	U T E D	UNSECURED PORTION, IF ANY
Account No. 57068170001		Н	INCURRED 2000: AUTOMOBILE LOAN				
MANUFACTURERS AND TRADERS TRUST CO PO BOX 767 BUFFALO, NY 14240-0767							6,000.00
			Value \$ 12,025.00				
Account No.							
			Value \$				
Account No.			value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
				4			
			Value \$		C.,1. /	n4-1	
O Continuation Sheets attached			(Total	of th	Subt is pa	otal age)	6,000.00
			(Complete only on last sheet of Schedule	D) T	ιOΊ	AL	6,000.00

(Report total also on Summary of Schedules)

IN RE Marvin, Benjamin F & Marvin, Jenny	Case No
Debtor(s)	
SCHEDULE E - CREDITORS HOLDING	UNSECURED PRIORITY CLAIMS
A complete list of claims entitled to priority, listed separately by type of priority, is to priority should be listed in this schedule. In the boxes provided on the attached sheets, state number, if any, of all entities holding priority claims against the debtor or the property of the of any account the debtor has with the creditor is useful to the trustee and the creditor and any entity other than a spouse in a joint case may be jointly liable on a claim, place schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, ston each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "F If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedule.	e the name, mailing address, including zip code, and last four digits of the account he debtor, as of the date of the filing of the petition. The complete account number may be provided if the debtor chooses to do so.  e an "X" in the column labeled "Codebtor," include the entiry on the appropriate ate whether husband, wife, both of them or the marital community may be liable IWJC."  in is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim X" in more than one of these three columns.)  et. Report the total of all claims listed on this Schedule E in the box labeled "Total"
Check this box if debtor has no creditors holding unsecured priority	claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed	ed on the attached sheets)
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or fin earlier of the appointment of a trustee or the order for relief. 11 U.S.	
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, a qualifying independent sales representatives up to \$4,925* per pers original petition, or the cessation of business, whichever occurred for	on earned within 90 days immediately preceding the filing of the
Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within or the cessation of business, whichever occurred first, to the extent	
Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,92 U.S.C. § 507(a)(5).	25* per farmer or fisherman, against the debtor, as provided in 11
Deposits by individuals Claims of individuals up to a maximum of \$2,225* for deposits for family, or household use, that were not delivered or provided. 11 U	
Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimo § 507(a)(7).	ny, maintenance, or support, to the extent provided in 11 U.S.C.

### Taxes and Other Certain Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

### Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

**0** Continuation Sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN	RE	Marvin.	Benjamin	F &	Marvin	, Jenny
----	----	---------	----------	-----	--------	---------

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Case No.

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim

is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>072291974</b>		W	INCURRED 1995: REVOLVING CREDIT				
BON-TON 2801 E MARKET ST YORK, PA 17402-2406							303.00
Account No. <b>627800-000-225-6321</b>		н	INCURRED 1999: REVOLVING CREDIT				
CATHERINES 3742 LAMAR AVE MEMPHIS, TN 38118-3739							481.00
Account No. <b>4366-1030-4235-5034</b>		Н	INCURRED 1998: REVOLVING CREDIT				401.00
CHASE 100 DUFFY AVE HICKSVILLE, NY 11801-3639			NEWSTRIES TOOS. REVOEWING GREET				1,719.00
Account No. <b>4621-2011-6506-1537</b>		w	INCURRED 2003: REVOLVING CREDIT				1,110100
CITIBANK SD PO BOX 6003 HAGERSTOWN, MD 21747-6003							819.00
Account No. <b>6011-2987-7197-9600</b>		w	INCURRED 1994: REVOLVING CREDIT				0.0.00
DISCOVER PO BOX 15192 WILMINGTON, DE 19850-5192							1,548.00
				S	ubt	otal	1,0100
3 Continuation Sheets attached			(Total o				4,870.00
			(Complete only on last sheet of Schedule l	F) <b>T</b>	TO	ΆL	

(Report total also on Summary of Schedules)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 6011-0023-8300-7184		Н	INCURRED 1994: REVOLVING CREDIT				
DISCOVER PO BOX 15192 WILMINGTON, DE 19850-5192							6,966.00
Account No.		Н	DUPLICATE LISTING: ATTORNEYS				3,000.00
ELTMAN, ELTMAN & COOPER, PC 90 WILLIAM ST NEW YORK, NY 10038-4703			COLLECTING FOR ERIN CAPITAL MANAGEMENT/COLLECTING FOR HOUSEHOLD BANK				
							0.00
Account No.  ERIN CAPITAL MANAGEMENT LLC 90 WILLIAM ST NEW YORK, NY 10038-4703		Н	DUPLICATE LISTING: COLLECTING FOR HOUSEHOLD BANK				0.00
Account No. <b>600466-917-010-8711</b>		w	INCURRED 2003: REVOLVING CREDIT				0.00
FASHION BUG 450 WINKS LN BENSALEM, PA 19020-5919			INCORRED 2003. REVOLVING CREDIT				915.00
Account No. <b>5329-0189-9961-4576</b>		н	DUPLICATE LISTING: COLLECTING FOR				913.00
GREAT SENECA FINANCIAL CORPORATION 700 KING FARM BLVD STE 503 ROCKVILLE, MD 20850-5736			MARYLAND NATIONAL BANK				
A XI	+	ш	INCURRED 2002: REVOLVING CREDIT				0.00
Account No.  HOUSEHOLD BANK PO BOX 80084 SALINAS, CA 93912-0084			INCORRED 2002. REVOLVING CREDIT				4 824 00
Account No. <b>5329-0189-9961-4576</b>		н	INCURRED 2000: REVOLVING CREDIT				1,834.00
MARYLAND NATIONAL BANK 225 N CALVERT ST BALTIMORE, MD 21202-3504			The second secon				
							8,639.00
Sheet <b>1</b> of <b>3</b> Continuation Sheets	attach	ed to	o Schedule F (Total o		Subt is pa		18,354.00
			(Complete only on last sheet of Schedule	F) <b>1</b>	TO	'AL	

(Report total also on Summary of Schedules)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAI IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G G E N T	U N L I Q U I D A T E	I S P U T E D	AMOUNT OF CLAIM
Account No. 5329018378352588		н	INCURRED 1994: REVOLVING CREDIT		1		
MBNA AMERICA PO BOX 15026 WILMINGTON, DE 19850-5026			NEVER INC.				229.00
Account No. 4621-2011-6506-1537		w	DUPLICATE LISTING: COLLECTING FOR				
MIDLAND CREDIT MANAGEMENT 5775 ROSCOE CT SAN DIEGO, CA 92123-1356			CITIBANK				0.00
Account No.		н	DUPLICATE LISTING: ATTORNEYS				
MULLOOLY, JEFFEREY, ROONEY & FLYNN LLP ATTORNEYS 4 BRIDGE ST GLEN COVE, NY 11542-2531			COLLECTING FOR UNIFUND CCR PARTNERS AS ASSIGNEE OF G.E.				0.00
Account No. 4621-2011-6506-1537		w	DUPLICATE LISTING: COLLECTING FOR				0.00
NORTHLAND GROUP INC PO BOX 390905 EDINA, MN 55439-0905	-		CITIBANK				0.00
Account No. <b>7101-5600-0000-6037</b>		н	INCURRED 1995: REVOLVING CREDIT				0.00
RETAIL SERVICES PO BOX 703 WOOD DALE, IL 60191-0703			NEVERTINE GREET				1,699.00
Account No. <b>0363634123626</b>		н	INCURRED 2003: REVOLVING CREDIT				1,000.00
SEARS PO BOX 818017 CLEVELAND, OH 44181-8017							2,190.00
Account No. <b>5049948080489968</b>		Н	INCURRED 1990: REVOLVING CREDIT			+	2,130.00
SEARS PO BOX 818017 CLEVELAND, OH 44181-8017			TOOL REVOLVING GREET				0.070.00
					11	tot 1	2,273.00
Sheet <b>2</b> of <b>3</b> Continuation Sheets at	tach	ed to	o Schedule F (Tot	al of th		total age)	
			(Complete only on last sheet of Schedu				n Summers of Schodules

(Report total also on Summary of Schedules)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No.		Н	INCURRED 2004: REVOLVING CREDIT				
UNIFUND CCR PARTNERS AS ASSIGNEE OF G.E. 10625 TECHWOOD CIR CINCINNATI, OH 45242-2846							4,340.00
Account No. <b>105135685</b>		w	INCURRED 2004: REVOLVING CREDIT				4,040.00
WFNNB PO BOX 182125 COLUMBUS, OH 43218-2125	_						200.00
Account No. <b>991-315-136</b>		w	INCURRED 2004: REVOLVING CREDIT				206.00
WFNNB PO BOX 182125 COLUMBUS, OH 43218-2125	_						
		ļ.,,					353.00
Account No. 756-789-863  WFNNB PO BOX 182125  COLUMBUS, OH 43218-2125		W	INCURRED 1990: REVOLVING CREDIT				1,446.00
Account No. <b>737-002-329</b>		w	INCURRED 1995: REVOLVING CREDIT				1,440.00
WFNNB PO BOX 182125 COLUMBUS, OH 43218-2125							
							1,230.00
Account No. <b>5329-0189-9961-4576</b>		Н	DUPLICATE LISTING: ATTORNEYS				
WOLPOFF & ABRAMSON, LLP TWO IRVINGTON CENTRE 702 KING FARM BLVD ROCKVILLE, MD 20850-5774			COLLECTING FOR GREAT SENECA FINANCIAL CORPORATION/COLLECTING FOR MARYLAND NATIONAL BANK				0.00
Account No.							
					11	-4.1	
Sheet <b>3</b> of <b>3</b> Continuation Sheets a	ttach	ed t	o Schedule F (Total o		Subt is pa		7,575.00
			(Complete only on last sheet of Schedule	E) 1	'nт	'AT	37 190 00

(Report total also on Summary of Schedules)

IN	RE	Marvin,	Beni	amin	F	&	Marvin.	Jenny	,
----	----	---------	------	------	---	---	---------	-------	---

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Case No.

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST.
OF OTHER PARTIES TO LEASE OR CONTRACT	STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

IN RE Marvin, Benjamin F & Marvin, Jenny	Case No	

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

IN	RE	Marvin.	Benjamin	F &	Marvin	, Jenny
----	----	---------	----------	-----	--------	---------

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Case No.

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status	•	DEPENDI	ENTS OF DEBTOR AN	ND SPOU	JSE		
Married		RELATIONSHIP				AGE	
EMPLOYMENT:		DEBTOR			SPOUSE		
	HAMMERMA	<u> </u>			SFOUSE		
Occupation  Name of Employer	Aloy Tool & D		Housewife				
How long employed	2 YEARS	,,,,	Tiousewiie				
Address of Employer	386 Fillmore	Street					
1 7	Tonawanda,						
Income: (Estimate	of average mon	thly income)			DEBTOR		SPOUSE
Current Monthly gr	ross wages, sala	ry, and commissions (pro rata if not paid	monthly)	\$	2,000.00	\$	
Estimated monthly	overtime		-	\$		\$	
SUBTOTAL				\$	2,000.00	\$	0.00
LESS PAYROLI	L DEDUCTION	TS .					
	and Social Sec	urity		\$	500.00	\$	
b. Insurance				\$		\$	
c. Union dues	<b>C</b> >			\$		\$	
d. Other (special	iy)			$-^{c}_{\mathfrak{p}}$ —		¢ —	
SUBTOTAL OF I	PAYROLL DE	DUCTIONS		$-\frac{\Psi}{\$}$	500.00	\$	0.00
TOTAL NET MO				\$	1,500.00		0.00
Dagular income fro	om operation of	business or profession or farm (attach de	stailed statement)	•		<b>¢</b>	
Income from real p	oronerty	business of profession of farm (attach de	taned statement)	\$ —— \$		\$	
Interest and divide				\$		\$	
		payments payable to the debtor for the de	ebtor's use				
or that of dependen				\$		\$	
Social Security or o	other governme	nt assistance		Ф		Φ	
(Specify)				- <del>°</del>		\$	
Pension or retireme	ent income			- \$		\$ ——	
Other monthly inco				Ψ		Ψ	
				\$		\$	
· 				_ \$		\$	
				_\$		\$	
TOTAL MONTH	LY INCOME			\$	1,500.00	\$	0.00

TOTAL COMBINED MONTHLY INCOME \$ \_\_\_\_\_\_ 1,500.00 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

IN RE M	larvin, I	Beni	amin	Fδ	& Ma	arvin,	Jenny
---------	-----------	------	------	----	------	--------	-------

SCHEDULE I -	CURRENT	EXPENDITURES	OF INDIVIDUAL	DERTOR(S)

Case No. \_\_\_\_\_

	J ==(\(\overline{\pi}\)	
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made by annually to show monthly rate.	oi-weekly, quarterly, semi-annuall	ly,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	olete a separate schedule o	of
Dent and an arrange of the state of the stat	ф	
Rent or home mortgage payment (include lot rented for mobile home)  Are real estate taxes included? Yes No	\$	_
s property insurance included? Yes No 🗸		
Utilities: Electricity and heating fuel	\$ 350.0	)0
Water and sewer	\$	
Telephone	\$	
Other CABLE	\$ 60.0	)0
PERSONAL CARE ITEMS	\$60.0	<u>)0</u>
	\$	_
Home maintenance (repairs and upkeep)	\$100.0	
Food	\$350.0	
Clothing	\$100.0	
Laundry and dry cleaning	\$ 40.0	
Medical and dental expenses Fransportation (not including car payments)	\$150.0	
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>150.0</u> \$ 150.0	
Charitable contributions	φ <u>130.υ</u>	<u> </u>
Insurance (not deducted from wages or included in home mortgage payments)	Ψ	_
Homeowner's or renter's	\$ 40.0	10
Life	\$	
Health	\$	_
Auto	\$ 170.0	00
Other	\$	
	\$	
	\$	
Γaxes (not deducted from wages or included in home mortgage payments)		
Specify)	\$	_
	\$	_
	\$	_
installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)	Φ	
Auto	\$ 424.0	<u>)()</u>
Other	\$	—
Alimony maintanance and ayanant maid to athors	\$	_
Alimony, maintenance, and support paid to others Payments for support of additional dependents not living at your home	\$	_
Regular expenses from operation of business, profession, or farm (attach detailed statement)	Φ	_
Other	\$	_
		_
	\$	_
	\$	_
	\$	_
		_
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$2,144.0	<u>)0</u>
FOR CHAPTER 12 AND 13 DEBTORS ONLY)		
Provide the information requested below, including whether plan payments are to be made bi-weekly, month	nly, annually, or at some	
other regular interval.	Ф	
A. Total projected monthly income	<b>\$</b>	_
B. Total projected monthly expenses	<b>\$</b>	—
C. Excess income (A minus B)  D. Total amount to be paid into plan each	\$	_
D. Total amount to be paid into plan each	Ψ	_

Case No. \_\_

Debtor(s)

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury	y that I have read the for	regoing summary and so		15 sheets, and that
they are true and correct to the b	est of my knowledge, in	nformation, and belief.	(Total Silo	wit on summary page plus 1)
Date: <b>August 15, 2005</b>		<i>Benjamin F Marvin</i> njamin F Marvin		Debtor
D-t A 4E 200E		-		
Date: <b>August 15, 2005</b>		<i>Jenny Marvin</i> nny Marvin		(Joint Debtor, if any)
		•	[If joint	case, both spouses must sign.]
CERTIFICATION AND SIG	NATURE OF NON-AT	TTORNEY BANKRUI	PTCY PETITION PREPA	RER (See 11 U.S.C. § 110)
I certify that I am a bankruptcy p I have provided the debtor with			that I prepared this docum	ent for compensation, and that
Printed or Typed Name of Bankruptcy Petition Prepar	er		Social Security No. (Required by 11 U.S.	C. § 110(c).)
Address				
Names and Social Security number	pers of all other individu	uals who prepared or as	ssisted in preparing this do	cument:
If more than one person prepare person.	d this document, attach	additional signed shee	ets conforming to the appro	opriate Official Form for each
Signature of Bankruptcy Petition Preparer			Date	
A bankruptcy petition preparer's in fines or imprisonment or both			nd the Federal Rules of Ban	kruptcy Procedures may result
			F OF CORPORATION O	
I, the member or an authorized agent o		(the president or o	ther officer or an authorize	ed agent of the corporation or a
(corporation or partnership) nan	ned as debtor in this cas	se, declare under penalt	ty of perjury that I have rea	ad the foregoing summary and rledge, information, and belief.
Date:	Signature:			
			(Print or t	ype name of individual signing on behalf of debtor)
[An indiv	idual signing on behalf	of a partnership or corr	poration must indicate posi	tion or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

### **United States Bankruptcy Court Western District of New York**

IN RE:	Case N	lo
Marvin, Benjamin F & Marvin, Jenny	Chapte	er <u>7</u>
Debtor(s)		
STATEMENT OF F	INANCIAL AFFAIRS	
This statement is to be completed by every debtor. Spouses filing a joint p is combined. If the case is filed under chapter 12 or chapter 13, a married de is filed, unless the spouses are separated and a joint petition is not filed. A farmer, or self-employed professional, should provide the information requepersonal affairs.	btor must furnish information for both in individual debtor engaged in busin	n spouses whether or not a joint petition ess as a sole proprietor, partner, family
Questions 1-18 are to be completed by all debtors. Debtors that are or half the answer to an applicable question is "None," mark the box labeled and attach a separate sheet properly identified with the case name, case nu	ed "None." If additional space is need	led for the answer to any question, use
DEFIN	NITIONS	
"In business." A debtor is "in business" for the purpose of this form if the for the purpose of this form if the debtor is or has been, within the six years is an officer, director, managing executive, or owner of 5 percent or more of the partner, of a partnership; a sole proprietor or self-employed.  "Insider." The term "insider" includes but is not limited to: relatives of which the debtor is an officer, director, or person in control; officers, direct a corporate debtor and their relatives; affiliates of the debtor and insiders of the debtor and inside	mmediately preceding the filing of thi he voting or equity securities of a cor the debtor; general partners of the del tors, and any owner of 5 percent or m	s bankruptcy case, any of the following: poration; a partner, other than a limited otor and their relatives; corporations of ore of the voting or equity securities of
1. Income from employment or operation of business		
None State the gross amount of income the debtor has received from emplement the beginning of this calendar year to the date this case was commen preceding this calendar year. (A debtor that maintains, or has maintain report fiscal year income. Identify the beginning and ending dates of separately. (Married debtors filing under chapter 12 or chapter 13 m the spouses are separated and a joint petition is not filed.)	ced. State also the gross amounts rece ined, financial records on the basis of the debtor's fiscal year.) If a joint petiti	ived during the <b>two years</b> immediately a fiscal rather than a calendar year may on is filed, state income for each spouse
AMOUNT SOURCE (if more than one) 32,399.00 2003 GROSS INCOME 32,177.00 2004 GROSS INCOME		
2. Income other than from employment or operation of business		
None State the amount of income received by the debtor other than from the <b>two years</b> immediately preceding the commencement of this caseparately. (Married debtors filing under chapter 12 or chapter 13 m the spouses are separated and a joint petition is not filed.)	ase. Give particulars. If a joint petition	n is filed, state income for each spouse
3. Payments to creditors		
None a. List all payments on loans, installment purchases of goods or service 90 days immediately preceding the commencement of this case. (Most by either or both spouses whether or not a joint petition is filed, unlike the commencement of this case.)	Sarried debtors filing under chapter 12	2 or chapter 13 must include payments
None b. List all payments made within <b>one year</b> immediately preceding were insiders. (Married debtors filing under chapter 12 or chapter 13 is filed, unless the spouses are separated and a joint petition is not filed.)	must include payments by either or bot	
4. Suits and administrative proceedings, executions, garnishments and	attachments	
None a. List all suits and administrative proceedings to which the debtor bankruptcy case. (Married debtors filing under chapter 12 or chapter not a joint petition is filed, unless the spouses are separated and a joint petition.)	is or was a party within <b>one year</b> in 13 must include information concer	
CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION

ERIN CAPITAL MANAGEMENT, LLC V. BENJAMIN F MARVIN

CIVIL JUDGMENT

**BUFFALO CITY COURT** 

JUDGMENT \$1,833.49

**UNIFUND CCR PARTNERS AS ASIGNEE OF GE V BENJAMIN MARVIN** 

**CIVIL JUDGMENT** 

**BUFFALO CITY COURT** 

**JUDGMENT \$4,465.99** 

DOCKET NO. B77761

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 9. Payments related to debt counseling or bankruptcy

of this case.

NAME AND ADDRESS OF PAYEE **NICHOLAS W. HICKS** 69 DELAWARE AVE RM 711 BUFFALO, NY 14202-3801

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 7/31/05

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement

> AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 600.00

### 10. Other transfers

None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.



### 15. Prior address of debtor

None If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana,

Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\mathbf{V}$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>August 15, 2005</b>	Signature /s/ Benjamin F Marvin of Debtor	Benjamin F Marvir
Date: <b>August 15, 2005</b>	Signature /s/ Jenny Marvin	Benjamin i marvii
	of Joint Debtor (if any)	Jenny Marvir
	ocntinuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

### **United States Bankruptcy Court Western District of New York**

IN RE:		Case No.			
Marvin, Benjan	nin F & Marvin, Jenny	Chapter 7	,		
	Debte				
	CHAPTER 7 IND	IVIDUAL DEBTOR'S STATEMENT OF INTEN	ITION		
		es which includes consumer debts secured by property of the property of the estate which secures those consumer d			
a. Property to b	e Surrendered				
DESCRIPTION OF PROF	PERTY	CREDITOR'S NAME			
None					
b. Property to b	e Retained [Check any applice	able statement.]	PROPERTY	PROPERTY WILL BE REDEEMED PURSUANT	DEBT WILL BE RE- AFFIRMED PURSUANT
DESCRIPTION OF PROF	PERTY	CREDITOR'S NAME	IS CLAIMED AS EXEMPT		TO 11 U.S.C. § 524(C)
2001 DODGE R	AM PICK UP	MANUFACTURERS AND TRADERS TRUST CO			<b>✓</b>
08/15/2005 Date	/s/ Benjamin F Marvin Benjamin F Marvin	/s/ Jenny Marvin  Debtor Jenny Marvin	Jo	int Debtor (i	f applicable)
I certify that I ar		F NON-ATTORNEY BANKRUPTCY PETITION PREPARE as defined in 11 U.S.C. § 110, that I prepared this docudocument.			
Printed or Type	d Name of Bankruptcy Petition		urity No. by 11 U.S.C.	§ 110(c).	)
Address					
Names and Soci	ial Security numbers of all other	er individuals who prepared or assisted in preparing this d	locument:		
	•	ent, attach additional signed sheets conforming to the app		icial Form	n for each
Signature of Ba					

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

BON-TON 2801 E MARKET ST YORK, PA 17402-2406

CATHERINES 3742 LAMAR AVE MEMPHIS, TN 38118-3739

CHASE 100 DUFFY AVE HICKSVILLE, NY 11801-3639

CITIBANK SD PO BOX 6003 HAGERSTOWN, MD 21747-6003

DISCOVER
PO BOX 15192
WILMINGTON, DE 19850-5192

ELTMAN, ELTMAN & COOPER, PC 90 WILLIAM ST NEW YORK, NY 10038-4703

ERIN CAPITAL MANAGEMENT LLC 90 WILLIAM ST NEW YORK, NY 10038-4703

FASHION BUG 450 WINKS LN BENSALEM, PA 19020-5919

GREAT SENECA FINANCIAL CORPORATION 700 KING FARM BLVD STE 503 ROCKVILLE, MD 20850-5736

HOUSEHOLD BANK PO BOX 80084 SALINAS, CA 93912-0084

MANUFACTURERS AND TRADERS TRUST CO PO BOX 767 BUFFALO, NY 14240-0767

MARYLAND NATIONAL BANK 225 N CALVERT ST BALTIMORE, MD 21202-3504

MBNA AMERICA PO BOX 15026 WILMINGTON, DE 19850-5026

MIDLAND CREDIT MANAGEMENT 5775 ROSCOE CT SAN DIEGO, CA 92123-1356

MULLOOLY, JEFFEREY, ROONEY & FLYNN LLP ATTORNEYS
4 BRIDGE ST
GLEN COVE, NY 11542-2531

NORTHLAND GROUP INC PO BOX 390905 EDINA, MN 55439-0905

RETAIL SERVICES
PO BOX 703
WOOD DALE, IL 60191-0703

SEARS PO BOX 818017 CLEVELAND, OH 44181-8017 UNIFUND CCR PARTNERS AS ASSIGNEE OF G.E. 10625 TECHWOOD CIR CINCINNATI, OH 45242-2846

WFNNB PO BOX 182125 COLUMBUS, OH 43218-2125

WOLPOFF & ABRAMSON, LLP TWO IRVINGTON CENTRE 702 KING FARM BLVD ROCKVILLE, MD 20850-5774